

Information to identify the case:

Debtor 1 **Douglas Matthew Butterbaugh**
 First Name Middle Name Last Name

Debtor 2 _____
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8169**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**Case number: **15-70705-JAD****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Douglas Matthew Butterbaugh

7/25/19

By the court: Jeffery A. Deller
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Douglas Matthew Butterbaugh
DebtorCase No. 15-70705-JAD
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: llea
Form ID: 318Page 1 of 2
Total Noticed: 24

Date Rcvd: Jul 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2019.

db +Douglas Matthew Butterbaugh, 337 Avalon Road, Altoona, PA 16601-7438
tr +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

14121167 Altoona Regional Health System, 620 Howard Avenue, Altoona, PA 16601-4899
14121169 +Associated Credit Services, Inc., 115 Flanders Road, Suite 140, Westborough, MA 01581-1087
14121172 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
14121173 Credit Protection Assoc. L.P., P.O. Box 802068, Dallas, TX 75380-2068
14121174 +KML Law Group, Attn: Alyk L. Oflazian, Esq., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538

14150247 M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
14121178 M&T Bank, Attn: Bankruptcy, 1100 Worley Drive, 2nd Floor, Williamsville, NY 14221
14121179 M&T Bank Lending Services, P.O. Box 1288, Buffalo, NY 14240-1288
14121180 +Main Street Acquisition, 2877 Paradise Road, Unit 30, Las Vegas, NV 89109-5236
14121182 +Recievable Management Group, P.O.Box 6070, Columbus, GA 31917-6070
14166784 +UPMC Altoona, 6681 Country Club Drive, Golden Valley MN 55427-4601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 26 2019 03:14:02 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14121166 +EDI: AFNIRECOVERY.COM Jul 26 2019 07:03:00 AFNI, Inc., Attn: Bankruptcy, P.O. Box 3097, Bloomington, IL 61702-3097

14121168 E-mail/Text: DDREXLER@ARCFU.ORG Jul 26 2019 03:13:37 ARC Federal Credit Union, 1919 Seventh Avenue, Altoona, PA 16602-2237

14121165 +EDI: LTDFINANCIAL.COM Jul 26 2019 07:03:00 Advantage Assets II, Inc., 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134

14121164 +EDI: LTDFINANCIAL.COM Jul 26 2019 07:03:00 Advantage Assets II, Inc., c/o LTD Financial Services L.P., 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134

14121170 EDI: CAPITALONE.COM Jul 26 2019 07:03:00 Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285

14121173 EDI: CREDPROT.COM Jul 26 2019 07:03:00 Credit Protection Assoc. L.P., P.O. Box 802068, Dallas, TX 75380-2068

14121176 EDI: LTDFINANCIAL.COM Jul 26 2019 07:03:00 LTD Financial Services, L.P., P.O. Box 630769, Houston, TX 77263-0769

14121175 +EDI: LTDFINANCIAL.COM Jul 26 2019 07:03:00 LTD Financial Services, L.P., 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134

14135247 E-mail/Text: camanagement@mtb.com Jul 26 2019 03:13:47 M&T BANK, PO BOX 1288, Buffalo, NY 14240

14121177 E-mail/Text: camanagement@mtb.com Jul 26 2019 03:13:47 M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182

14121181 EDI: PRA.COM Jul 26 2019 07:03:00 Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M & T BANK
cr M&T Bank
aty* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

14121171 ##+Collection Service Center, Inc., 1312A Pleasant Valley, P.O. Box 68, Altoona, PA 16603-0068

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-7

User: llea
Form ID: 318

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Total Noticed: 24

Date Rcvd: Jul 25, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2019 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	M & T BANK andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	M&T Bank bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	M & T BANK bkgroup@kmlawgroup.com
Jon A. McKechnie	on behalf of Debtor Douglas Matthew Butterbaugh	jmckechnie@shepleylaw.com, bk@shepleylaw.com
Joshua I. Goldman	on behalf of Creditor	M & T BANK bkgroup@kmlawgroup.com
Lisa M. Swope	on behalf of Trustee Lisa M. Swope	lms@nsslawfirm.com, PA73@ecfcbis.com
Lisa M. Swope	lms@nsslawfirm.com,	PA73@ecfcbis.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov	

TOTAL: 8